Certificate Number: 13861-PAM-DE-039549576

Bankruptcy Case Number: 20-02617



CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on <u>April 13, 2025</u>, at <u>2:34</u> o'clock <u>PM PDT</u>, <u>Michael William Henning</u> completed a course on personal financial management given <u>by internet</u> by <u>Evergreen Financial Counseling</u>, a provider approved pursuant to 11 U.S.C. 111 to provide an instructional course concerning personal financial management in the Middle District of Pennsylvania.

Date: April 13, 2025 By: /s/Kelly M Overton

Name: Kelly M Overton

Title: Counselor